

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	Ming Lie Ki Ki Lie Debtors	Case No.: 18-11814-mdc Chapter: 13
	SN Servicing Corporation as servicer for U.S. Bank Trust National Association, as Trustee of the Bungalow Series IV Trust Movant	Judge: Magdeline D. Coleman
	v.  Ming Lie Ki Ki Lie Kenneth E. West - Trustee Respondents	

**CONSENT ORDER RESOLVING MOTION TO VACATE STAY**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby  
**ORDERED.**

Applicant: SN Servicing Corporation as servicer for U.S. Bank Trust National Association, as Trustee of the Bungalow Series IV Trust  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: Zachary Perlick, Esquire  
Property (Collateral): 2314 S 21st St, Philadelphia, PA 19145-3418  
Relief Sought:

- Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of Arrearages:

- The Debtor is due for 3 months, **February 1, 2022, through April 1, 2022**
- The Debtor is due for 3 payment at **\$1,732.63**.
- The Debtor is due for Attorney's fees and costs of **\$1,238.00**.
- Accrued Late Charges of **\$234.24**
- Suspense Balance is **\$1,391.89**

Total Arrearages Due: **\$5,278.24**

2. Cure for Post-Petition Arrearages:

- Beginning on **May 1, 2022**, additional monthly cure payments shall be made in the amount of **\$879.70** for **5** months.
- On **October 1, 2022**, an additional monthly cure payment of **\$879.74** shall be made.
- Beginning on **May 1, 2022**, regular monthly payments shall resume in the amount of **\$1,732.63**, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address:

Payments: SN Servicing Corporation  
P.O. Box 660820  
Dallas, TX 75266

In the event of default:

If the Debtor fails to make the regular monthly payments within thirty (30) days of the date the payments are due or fails to file a modified plan to cure the post-petition arrears within fourteen (14) days, then the Secured Creditor may send Debtor and Debtor's attorney a notice of default, and the Debtor shall have ten (10) days from the date of the notice to cure said default. If the default is not cured timely cured, Movant may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's Attorney.

The undersigned hereby consent to the form and entry of the foregoing order.

/s/ Zachary Perlick  
Zachary Perlick, Esquire  
*Attorney for Debtor*

/s/ Lauren M. Moyer  
Lauren M. Moyer, Esquire  
*Attorney for Secured Creditor*

/s/ Jack K. Miller for  
Kenneth E. West  
*Trustee*

\* No objection to its terms,  
without prejudice to any of our  
rights and remedies

BY THE COURT:

  
MAGDELENE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE

April 8, 2022